

EXHIBIT C



Nationwide Credit, Inc.

PO BOX 26314
 LEHIGH VALLEY PA 18002-6314
 Monday-Friday 8:00 am-6:00 pm ET 1-877-779-3472
 myaccount.ncirm.com

RE: AMERICAN EXPRESS
 Account Number: XXXXXXXXXX42002
 Account Balance: \$6,127.06
 Date: 08/01/2014



Let Us Help You!

Your outstanding balance with the above-referenced creditor is past due and has been referred to Nationwide Credit, Inc. for collection. The account balance as of the date of this letter is shown above.

We understand that the economic difficulties faced today are extremely stressful and we want to help lessen the stress of your debt obligation by offering you the opportunity to resolve this account now.

For your convenience, you can make a payment using any one of the options below:



Online: myaccount.ncirm.com is available 24-hrs to make your payment, negotiate alternatives, manage your account & more!
 Login using your NCI ID: 14213101083 & Password: the last four digits of your SSN.



Pay by Mail: PO BOX 26314 LEHIGH VALLEY PA18002-6314



Pay by Phone: Toll free at 1-877-779-3472.

Unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of the debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within thirty (30) days after receiving this notice that the debt, or any portion thereof, is disputed, this office will obtain verification of the debt or obtain a copy of a judgment against you and mail you a copy of such judgment or verification. Upon your written request within thirty (30) days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

This communication is an attempt to collect a debt by a debt collector or consumer collection agency and any information obtained will be used for that purpose. American Express is required to file a form 1099C with the Internal Revenue Service for any cancelled debt of \$600 or more. Please consult your tax advisor concerning any tax questions. This demand for payment does not eliminate your right to dispute this debt or inquire for more information about this debt, as described in the previous paragraphs.

Because of interest, late charges, and other charges that may vary from day to day, according to any agreement you have with your creditor, the amount due on the day you pay may be greater. Therefore, if you pay the entire balance of the amount shown above, an adjustment to the balance due may be necessary after we receive your payment. If your creditor requires an additional amount to consider your entire balance paid, we will inform you.

MAURICE RICO

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*** Please See Reverse Side of This Letter for Important Consumer Information ***

Please Detach and Return this Stub in the Enclosed Envelope with your Check or Money Order - Make Sure the "Remit to" Address appears in the Window

PERSONAL AND CONFIDENTIAL
 PO BOX 26315
 LEHIGH VALLEY PA 18002-6315

00686



023/A01A/A01/08/01/2014

24-hour account access: myaccount.ncirm.com



50829-01A4*****AUTO**3-DIGIT 112

Raquel Jager
 1549 Ryder St
 Brooklyn NY 11234-3505

ACCOUNT NO:	XXXXXXXXXX42002
ID NUMBER:	1083
BALANCE DUE:	\$6,127.06
AMOUNT ENCLOSED:	

o Change of address: Print New Address on Back

REMIT TO:



NATIONWIDE CREDIT, INC.
 PO BOX 26314
 LEHIGH VALLEY PA 18002-6314

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